

<b>Information to identify the case:</b>			
Debtor 1	<b>Gina M. Caromano</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>16-23834-GLT</b>			
Social Security number or ITIN <b>xxx-xx-6090</b>			
EIN <b>---</b>			
Social Security number or ITIN <b>----</b>			
EIN <b>---</b>			
Date case filed for chapter <b>13 10/12/16</b>			

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/15

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Gina M. Caromano	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	12 Brooke Street Uniontown, PA 15401	
<b>4. Debtor's attorney</b> Name and address	Daniel R. White Zebley Mehalov & White, p.c. 18 Mill Street Square P.O. Box 2123 Uniontown, PA 15401 U.S.A.	Contact phone 724-439-9200
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566
<b>6. Bankruptcy clerk's office</b>	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412-644-2700 Date: 11/7/16
<p>The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>.  <b>Photo ID/Delays:</b> For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings. Please plan accordingly.</p>		

**For more information, see page 2**

Debtor **Gina M. Caromano**

Case number **16-23834-GLT**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>December 5, 2016 at 03:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>
Debtor's Photo ID and Social Security Card Must be Presented at the 341 Meeting		
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> <b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> </div> <div> <b>Filing deadline: 2/3/17</b> </div> <div> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </div> <div> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> </div> <div> <b>Filing deadline: 3/6/17</b> </div> <div> <b>Deadline for governmental units to file a proof of claim:</b> </div> <div> <b>Filing deadline: 4/10/17</b> </div> <hr/> <div> <b>Deadlines for filing proof of claim:</b>          A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.          If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.          Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain.          For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.       </div> <hr/> <div> <b>Deadline to object to exemptions:</b>          The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.       </div> <div> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors       </div>	
<b>9. Filing of plan</b>	The debtor has filed a plan, a copy of which is enclosed. An initial hearing on confirmation of the plan will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors. Objections to the plan must be filed 7 days prior to the first date set for the meeting of creditors. Objections to holding the initial confirmation hearing immediately following the meeting of creditors must be filed 14 days prior to the first date set for the meeting of creditors. Any party filing an objection to the plan and/or the holding of an initial confirmation hearing immediately following the meeting of creditors must appear in person at the meeting of creditors.  Any continuance will be announced at the initial hearing. No other notice will be given. Parties must check the docket to ascertain the continued hearing date, time and location. Debtors and their counsel must attend.  The hearing on confirmation will be held on: <b>12/5/16 at 03:00 PM. Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. The debtor is required to timely make all payments to the trustee. The first payment is due (30) days after the Chapter 13 Plan has been filed. Any failure to make preconfirmation payments to the trustee may result in the dismissal of the case on the trustee's written or oral motion made prior to or at the plan confirmation hearing.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Gina M. Caromano  
 Debtor

Case No. 16-23834-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: culy  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Nov 07, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2016.

db	+Gina M. Caromano, 12 Brooke Street, Uniontown, PA 15401-4103
aty	+Joshua I. Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
tr	+Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
14304833	Atlantic Broadband, 120 Southmont Boulevard, Johnstown, PA 15905-4291
14304834	+Chestnut Ridge Counseling Services, Inc., 100 New Salem Road, Suite 116, Uniontown, PA 15401-8936
14304835	+Colonial Acceptance, 312 Fallowfield Avenue, Charleroi, PA 15022-1405
14304838	+Diversified Collections, Inc., 1165 Garden Street, P.O. Box 200, Greensburg, PA 15601-0200
14304839	Frick Tri-County Federal Credit Union, 235 Pittsburgh Street, Uniontown, PA 15401-2751
14304840	+KML Law Group, 701 Market Street--Suite 5000, Philadelphia, PA 19106-1538
14304841	Laurel Medical Imaging Associates, 2 West Main Street--Suite 110, Uniontown, PA 15401-3450
14318544	North Fayette County Municipal Authority, 1634 University Drive, P.O. Box 368, Dunbar, PA 15431-0368
14304843	PNC Bank, P.O. Box 609, Pittsburgh, PA 15230-0609
14304844	+PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433
14304842	Penn Credit Corporation, 916 14th Place, P.O. Box 988, Harrisburg, PA 17108-0988
14304845	+South Union Township Sewage Authority, P.O. Box 2047, Uniontown, PA 15401-1647
14304846	Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596
14304848	+Yablonski, Costello & Leckie, 505 Washington Trust Building, 30 East Beau Street, Washington, PA 15301-4738

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: dwhite@zeblaw.com Nov 08 2016 02:10:33 Daniel R. White, Zebley Mehalov & White, p.c., 18 Mill Street Square, P.O. Box 2123, Uniontown, PA 15401, U.S.A.
smg	E-mail/Text: RVSVBICNOTICE1@state.pa.us Nov 08 2016 02:10:47 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Nov 08 2016 02:10:55 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
14304832	+E-mail/Text: holly.tylka@advanceddisposal.com Nov 08 2016 02:10:59 Advanced Disposal, P.O. Box 266, 1184 McClellandtown Road, McClellandtown, PA 15458-1118
14304836	EDI: CREDPROT.COM Nov 08 2016 01:53:00 Credit Protection Association, P.O. Box 802068, Dallas, TX 75380-2068
14304837	EDI: DISCOVER.COM Nov 08 2016 01:53:00 Discover, P.O. Box 30943, Salt Lake City, UT 84130
14304847	+EDI: VERIZONCOMB.COM Nov 08 2016 01:53:00 Verizon, Attn: Bankruptcy, 3900 Washington Street, Wilmington, DE 19802-2125

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC BANK, NATIONAL ASSOCIATION, SUCCESSOR BY MERGE

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 09, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0315-2

User: culy  
Form ID: 309I

Page 2 of 2  
Total Noticed: 24

Date Rcvd: Nov 07, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2016 at the address(es) listed below:

Daniel R. White on behalf of Debtor Gina M. Caromano dwhite@zeblaw.com, gianna@zeblaw.com  
Joshua I. Goldman on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION, SUCCESSOR BY MERGER  
TO NATIONAL CITY BANK, SUCCESSOR BY MERGER TO NATIONAL CITY MORTGAGE, A DIVISION OF NATIONAL  
CITY BANK OF INDIANA bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4